In re: Kenya S. Starkes Debtor

Case No. 20-00355-RNO Chapter 13

TOTAL: 4

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 1 Date Rcvd: Mar 20, 2020 Form ID: 309I Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020. db +Kenya S. Starkes, 316 Clearview Drive, Long Pond, PA 18334-7730 +James Warmbrodt, 701 Market Street Landstrand Floring Policy CRNA, 5800 South Corporate Place, Policy TX 752 701 Market Street Suite 5000, Philadephia, PA 19106-1541 aty 5296785 Sioux Falls, SD 57108-5027 M & T Bank, PO Box 619063, Dallas, TX 75261-9063 New York-Presbyterian/Weill Cornell, P.O. Box 28898, New York, N +WF/Bobs Discount Furn, P.O. Box 14517, Des Moines, IA 50306-3517 5296790 5296792 5296797 5296796 +Westmed Medical Group, P.O. Box 417146, Boston, MA 02241-7146 5296799 P.O. Box 120019, Stamford, CT 06912-0019 +Yale New Haven Health, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: donna.kau@pocono-lawyers.com Mar 20 2020 19:35:38 Timothy B. Fisher, II, aty Fisher and Fisher Law Offices, PO Box 396, 525 Main Street, Gouldsboro, PA 18424 $+ E-mail/Text: \ dehartstaff@pamd13trustee.com\ Mar\ 20\ 2020\ 19:36:41$ tr Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 20 2020 19:36:21 United States Trustee, ust 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722 EDI: AMEREXPR.COM Mar 20 2020 23:23:00 American Express, 5296783 American Express, PO Box 981537, El Paso, TX 79998-1537 +EDI: TSYS2.COM Mar 20 2020 23:23:00 5296784 Barclays Bank Delaware, PO Box 8803. Wilmington, DE 19899-8803 +EDI: CAPITALONE.COM Mar 20 2020 23:23:00 5296786 Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293 +EDI: WFNNB.COM Mar 20 2020 23:23:00 5296787 Comenity Bank/ VCTRSSEC, P.O Box 182789. Columbus, OH 43218-2789 5296788 +EDI: WFNNB.COM Mar 20 2020 23:23:00 Comenity Capital/Zales, P.O. Box 182120, Columbus, OH 43218-2120 +E-mail/Text: electronicbkydocs@nelnet.net Mar 20 2020 19:36:24 5296789 Dept of Education/Nelnet, PO Box 82561, Lincoln, NE 68501-2561 5296791 +EDI: NAVIENTFKASMSERV.COM Mar 20 2020 23:18:00 Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363 +E-mail/Text: bnc@nordstrom.com Mar 20 2020 19:35:51 13531 E Caley Avenue, Englewood, CO 80111-6504 5296793 NordstromTDBank USA, 13531 E Caley Avenue, Englewood, CO 8 +EDI: WTRRNBANK.COM Mar 20 2020 23:23:00 TD Bank USA/Target Credit, 5296794 P.O. Box 673. Minneapolis, MN 55440-0673 +EDI: VERIZONCOMB.COM Mar 20 2020 23:18:00 5296795 Verizon, PO Box 650584, Dallas, TX 75265-0584 +E-mail/Text: aarenas@wphospital.org Mar 20 2020 19:36:49 5296798 White Plains Hospital, White Plains, NY 10601-4699 41 E Post Road, TOTAL: 14 ***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2020 at the address(es) listed below: Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com

Timothy B. Fisher, II on behalf of Debtor 1 Kenya S. Starkes donna.kau@pocono-lawyers.com ustpregion03.ha.ecf@usdoj.gov United States Trustee

Information to id	dentify the case:			
Debtor 1:	Kenya S. Starkes	Social Security number or ITIN: xxx-xx-4018		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:	-	
United States Bankruptcy Court: Middle District of Pennsylvania		Date case filed in chapter:	7	1/31/20
Case number:	5:20-bk-00355-RNO	Date case converted to chapter:	13	3/16/20

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

9/19

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

4	Debtor's full name	About Debtor 1: Kenya S. Starkes	About Debtor 2:
··	All other names used in the	Reliya 3. Starkes	
2.	last 8 years		
3.	Address	316 Clearview Drive Long Pond, PA 18334	
4.	Debtor's attorney Name and address	Timothy B. Fisher II Fisher and Fisher Law Offices PO Box 396 525 Main Street Gouldsboro, PA 18424	Contact phone 570 842-2753
			Email: donna.kau@pocono-lawyers.com
5.	Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566–6097
			Email: dehartstaff@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500
	www.pacer.gov.		Date: 3/20/20

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Kenya S. Starkes Case number 5:20-bk-00355-RNO

7. Meeting of creditors Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701 Debtors must attend the meeting to April 20, 2020 at 11:00 AM be questioned under oath. In a joint case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. *** Valid photo identification and proof of social security number are required 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 6/19/20 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/25/20 (except governmental units): Filing deadline: 9/12/20 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law 12. Exempt property does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

Official Form 309l Notice of Chapter 13 Bankruptcy Case page 2

exemptions in line 8.